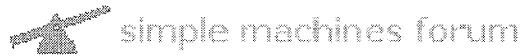


# EXHIBIT 9

EXHIBIT 9



July 20, 2010, 11:07:59 AM

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Author Topic: HOME FORECLOSURE CRISIS: Las Vegas is Hell On Earth (Read 462 times)

**larsonstdoc**

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Online

Posts: 11,070

**HOME FORECLOSURE CRISIS: Las Vegas is Hell On Earth**

« on: April 04, 2010, 03:02:09 PM »

<http://www.lvrj.com/news/fortunes-rise-and-fall-for-one-north-las-vegas-neighborhood-89872532.html>



I have a friend who just retired there. He bought a house near the LV Strip priced at \$250,000 for \$57,000 cash. He said the banks aren't lending out there and CASH IS KING.

When Charles Riley paid \$330,000 for a two-story house on the outskirts of North Las Vegas, there was plenty of work for an experienced painter like him. He paid off his compressors, generators and other equipment, and took out a second mortgage.

"We got into one of those ARM (adjustable rate) mortgages, and the second year we were in this house the (monthly) rate went up, and then it went up again, and it kept going up," Riley, 45, said. "We were freaking out. ... It was crazy."

Although circumstances for Riley, his girlfriend and their three young boys were hard then, they are desperate now. Riley hasn't worked for a year, and the family is living on his girlfriend's salary as a pharmaceutical-research worker while trying to make monthly payments on two mortgages and to a bankruptcy trustee, Riley said.

Their attorney is trying to eliminate the second mortgage, Riley said. If successful, they can reduce their overall debt payment to \$1,900 a month.

"Even if they take off the second mortgage, the loan we are paying off is \$264,000, which is about \$150,000 more than this house is worth," he said. "I am like 60 percent of the people out there. Somebody has to do something to help these people out because they are struggling to keep their homes."

The Fifth and Farm subdivision that includes Cowboy Cross Avenue, near North

Fifth Street and Tropical Parkway, was built in 2004 and 2005 during the wave of construction in and around North Las Vegas' massive Aliante community, which was touted at the time as the new Summerlin or Green Valley.

Now, in North Las Vegas, one in 15 homes has been foreclosed on, and values in every neighborhood have plummeted, according to city officials.

Property records for 101 homes on or next to Cowboy Cross Avenue show 50 were owned by the original buyer, who purchased for roughly between \$150,000 and \$220,000; 25 had been purchased in 2006 or 2007 for as much as \$330,000 and \$325,000.

But over the past 18 months, 26 homes were purchased for prices between \$80,000 and \$185,000. And, all but a few of those sales followed foreclosures. Seven homes since late last year sold for less than \$100,000.

Approximately half the homes are investor-owned rentals, and a sampling of 25 homes showed assessed and taxable values dropped 32 percent from the previous year to the current one, compared with a 27 percent decrease across Southern Nevada.

The neighborhood is a case study of the region's foreclosure crisis and a cautionary tale of what lies ahead for neighborhoods consumed by investors. The property values skyrocketed overnight, but since have fallen to a third of what they were three years ago.

Throughout Clark County, approximately 25,000 homes built during the boom years from 2004 through 2007 have been involved in foreclosures since 2007, according to county property data. Yet during that flood of foreclosures, only 24,700 homes built over the two prior decades, from 1980 to 1999, were involved.

Furthermore, from 2007 through 2009, two-thirds of Clark County homes involved in foreclosures were investor-owned rentals, according to county property data.

'I feel bad ... but I don't feel sorry'

Down the street, on Cowboy Cross, a foreclosure opened the door for Doug McKesson, who late last year purchased for \$87,500 a single-story home for his son and daughter-in-law.

The home cost half the \$190,000 McKesson paid in 2007 for his own place nearby, and less than a third of the \$298,614 debt left on the Cowboy Cross home by the previous owner. That debt, according to property records, was about \$30,000 higher than the previous purchase price.

"Anybody who signed up for a mortgage with a balloon payment deserves what they got," McKesson said. "People thought 'I will sell it in two years' and the people who couldn't got stuck. They did it. Nobody twisted their arm. ... I feel bad for the people who did the balloon payments, but I don't feel sorry for them."

Of the 25 homes on the north side of Cowboy Cross, six sold last year for \$85,000 to \$110,000 following a foreclosure, and last month foreclosure notices were posted on two other vacant homes. That means a third of those

homes have been foreclosed upon since last year. Three purchased for rock-bottom prices sit side-by-side. Two doors down in each direction are homes that sold for \$294,500 and \$265,000 a couple years earlier.

Despite the drop in values, or the fact that nearly half of the nearby homes are owned by investors, McKesson isn't worried about the investment.

"I don't care that the value has dropped. If I was going to sell it, I would care, but I am not," he said. "With prices so low right now, me and my friends (from Southern California) can come up and buy properties."

losing the 'moral obligation to pay'

A few doors east on Cowboy Cross, Terry Connolly said he followed "the rules" in 2004 before he bought a brand new home. He calculated his income-to-loan ratio to make sure he could afford the mortgage. He researched the neighborhood, the developer and the outlook for local real estate, he said.

Six years later, Connolly has stopped paying his mortgage and intends to walk away from the single-story house he purchased for \$163,000; in part because it's worth far less but also because the senior citizen fears for his wife's safety and his own.

Like others who moved to the neighborhood when homes were first built, Connolly said out-of-town landlords a couple years ago, after Southern Nevada's unemployment rate began to rise, started leasing homes to low-income tenants who receive government assistance with their rent.

"When you do everything the proper way, and then you see it crumble around you because of what other people did -- the banks, the speculators -- then you start to lose any feeling that you have a moral obligation to pay the loan," Connolly said.

With one low-income family living nearby, and with another neighboring home vacant and in foreclosure, Connolly worries his neighbors soon will be tenants who receive government assistance.

Connolly insists he is not a bigot. However -- with dozens of children playing in the street, a "boyfriend" or "uncle" soliciting neighbors for bus fare or lunch money and barbecues for 15 to 20 family members in a nearby driveway -- it's clear the neighborhood has nose-dived, he said.

"When you move into a new neighborhood with single-family homes, you expect that you would be living in a middle-class-type area -- no better or no worse," Connolly said. "How do I get this neighborhood back to the middle-class neighborhood like the one I moved into?"

'I couldn't keep doing it'

Across Cowboy Cross, the Najera sisters, their spouses and their families are more worried about keeping a roof over their heads than about the declining value of the home they bought for \$300,000 in 2006.

With six adults employed in the two-story house, the family had always paid its mortgage because each had a job in construction or fast food. However, most have been laid off since October, and wages of one fast-food cook aren't

sufficient to make the \$2,100 payment, Ocabeth Najera Alvarez, 40, said in Spanish through an interpreter.

Considering the number of construction jobs in Southern Nevada dropped 27 percent last year and with double-digit vacancy rates across the real estate market, local experts don't expect construction to pick up soon.

About a year ago, the extended family tried to lower their mortgage, Najera Alvarez said. After the bank demanded documents the family had already submitted and resubmitted, the bank in December said the application was processed, she said. A few weeks later, however, the bank said it had not received the forms and that they should start over.

"Since the whole process already took a year, in truth, I don't know what's going to happen," Najera Alvarez said.

After getting laid off in October, Najera Alvarez late last year worked for a friend cleaning beauty salons, she said. The job required more time than expected, so her pay was less than minimum wage, she said.

"At one point I was working 10-hour days, sweeping out four salons, two kitchens and six bathrooms," she said, tears welling in her eyes. "I couldn't keep doing it. I finally had to apply for WIC to make sure I had enough to feed my daughter." WIC is a government food program for low-income women, infants and children up to 5 years old.

Najera Alvarez said her family might lose their home, but that moving in with relatives in Chicago or California would simply increase their burden.

"I don't see that there's any solution for us," she said.

'we are not going to live long enough ...'

Donna Reardon, a retired school teacher, and Jim Conroy long ago made plans to move from the East Coast to Las Vegas, but the journey was postponed for several years because they stayed behind to care for an elderly relative.

Now, five years after they arrived, the couple last month received their first foreclosure notice after the bank refused to lower the mortgage or authorize a short sale of their one-time "dream home."

"We are not going to live long enough to recoup our purchase price," Conroy, 56, said of the home bought in August 2004 for \$211,070. "I blame the banks. If they weren't making credit available for people who had no business buying a home, they (developers) wouldn't have built all these homes."

When Reardon and Conroy arrived, North Fifth Street was a dead end at the entrance to the subdivision. The Las Vegas Beltway had not been built, and there was nothing but desert between their backyard and the mountains to the north. Amid such solitude, the odor from the nearby RC Farms pig farm and the roar of jets departing Nellis Air Force Base were forgivable nuisances.

Today, however, an apartment building blocks their view and North Fifth connects with the Beltway. With neighboring homes selling for half what the couple owes on their loan, they refuse to pay their mortgage. With their bank unwilling to lower their payment, Reardon and Conroy are not sure where they

will go when they get kicked out.

"I have always taken responsibility for my actions. I look at the forces that got us here, and I blame the banks," Reardon said. "All this (retirement) was planned for so long and it all went up in smoke."

Across the subdivision, that echo can be heard over and over from other original buyers.

'if you're not going to live here ...'

Miles Cunnelle recently stopped paying the mortgage on his Draft Horse Drive home while he simultaneously attempts to lower his payment and plans to move out before long.

"I am not going to continue to throw money into a black hole," Cunnelle, 75, said. "I would be 120 years old before we get even with the way it is. The only thing to do with this is save your money and walk away."

Unlike other original homeowners, however, Cunnelle not only blames the banks for turning his neighborhood upside-down. He also points to developers and North Las Vegas City Council members who allowed them to build thousands of homes in just a few years.

"They didn't put a limit on building. It went rampant and now it's overbuilt," Cunnelle said. "Meanwhile, the banks are handing out money like it's water."

The retiree acknowledges his quality of life has eroded with the influx of low-income tenants. He is considering moving to South Carolina. There, he said, a home on four acres costs \$90,000.

"I blame the people who built the place just so investors could buy the homes," Cunnelle said. "If you are not going to live there, you don't get to buy here."

'They should get to know us ...'

Around the corner, a Cowboy Cross home leased to low-income tenants, who receive government assistance is owned by investor Sudeep Dhillon, a veterinarian from the posh Black Mountain area north of San Diego where the average home cost about \$500,000 in 2006.

Dhillon, who owns four of the 101 homes analyzed in the Cowboy Cross neighborhood, said the property-management company he employs, Lifestyle Real Estate, started two years ago renting to tenants who receive government assistance. However, he said it's not possible for tenants to be a nuisance because the Fifth and Farm Homeowners Association deploys security that enforces its rules to prevent vandalism and other problems.

"The homeowners association won't let that happen," Dhillon said by phone from his animal clinic. "They don't spare anybody because they make their money by finding faults."

Dhillon referred additional questions to his property manager. When contacted, James Rodriguez, from Lifestyle Real Estate, declined comment.

One of Dhillon's tenants, Chentill Bias, 30, who acknowledged she and her four,

young children receive Section 8 government assistance, said she understands her neighbors' frustration, but she isn't about to move because they don't want her nearby. Bias moved in a year ago, in part because her sister and her children -- also Section 8 tenants -- live near Cowboy Cross.

"I moved here because its a lot more peaceful than where I used to live," she said of her former home near Cheyenne Avenue and Walnut Road in North Las Vegas. "There is not that much drug activity and not as much gangs. ... It's a lot safer for my children."

She said many low-income tenants act inappropriately, and they leave all Section 8 tenants with an undeserved, bad reputation.

"They (neighbors) should get to know us before they pass judgment on us," Bias said.

Not everyone, however, is griping about the neighbors.

'The neighbors haven't bothered me ...'

On nearby Hunter Jumper Street, Ralph Bernstein can't help but grin when discussing the \$135,000 cash he paid 15 months ago for his single-story home.

Although more recent sales just doors away have gone for as little as \$85,000, the retiree is not worried he will lose on his investment. In fact, the \$400 he saved on property taxes this year will help pay for gasoline, he said.

"I am not complaining because I am not planning on selling it. I am retiring here," Bernstein, 69, said. "I am happy that the value has gone down from the purchase price because it means my taxes will go down also."

Bernstein and his wife moved to Las Vegas from Southern California. Since the print shop he once owned went under, Bernstein considered himself fortunate to pay for his home through an inheritance.

Bernstein is not worried about investor-owned rentals. His home is very quiet even when the street is filled with children playing, he said.

"I am the token white guy," Bernstein said. "The neighbors haven't bothered me, except for the guy the other night who was fixing his car with rap music playing loud."

'Everybody was trying to make money'

If Bernstein's timing was good, Joseph Bennett's was terrible.

In early 2007, when home values were skyrocketing \$10,000 or more a month, Bennett and his wife took out a half-million dollars in loans and plotted to ride Las Vegas' real estate bubble to prosperity.

Bennett, 47, was already paying off a Las Vegas home when he received two more loans, one for a second home he purchased for \$250,000 and another for a third, on Cowboy Cross, he purchased for \$294,500.

Now, Bennett, an unemployed bus driver and nursing assistant, has lost his first two homes to foreclosure and is at risk of losing his Cowboy Cross home

even though the lender agreed to reduce his payments.

"They say they will give me three years before they hit me with larger payments," Bennett said. "At \$1,800 a month, I can handle it. If they raise it and I don't have work and can't pay for it, I will ask the bank to lower it again, or I will have to leave."

Three years ago, he rented out his first house, near Nellis Boulevard and Stewart Street. Tenants paid at first. Then, they paid sporadically before the bank foreclosed and he lost that house, Bennett said.

After Bennett moved to Cowboy Cross, his 18-year-old son, a bellboy at that time, and the boy's girlfriend, a department store employee, moved into the second home, near Martin Luther King Boulevard and Alexander Street, and took over payments. Nearly a year ago, the bank foreclosed on that home after the couple lost their jobs. Now the couple, along with Bennett's grandchildren, live in government housing.

Bennett doesn't single out the banks or investors such as himself for causing the housing crisis but said lenders should reduce payments for people whose debt far exceeds their home's value.

"Everybody was trying to make money," Bennett said. "It was going good for everybody, and, then, all of a sudden, the economy went down. We lost our jobs, and we got hurt."

Bennett said if he doesn't find work soon, he might have to move into his son's public housing unit.

"There are plenty of homes on the market for cheap, but where are you going to find a job?" Bennett said. "That is the problem here. There is not any work."

'we are stuck ...'

Across Cowboy Cross, a knock at the door of the Tillman family home summons three dogs, two little children, the kids' mother and their grandmother.

If it weren't for Patrick Tillman, an Air Force specialist who bought the home with a Veterans Administration loan, most likely his mother, sister, niece and nephew would have nowhere else to go, Sylvia Tillman, 47, said.

"If my son wasn't in the military, we would be homeless," she said. "If the military doesn't keep giving him help, we will be on the street."

Patrick Tillman paid \$156,500 in December 2008 for a single-story home. According to property records, a lender foreclosed on the original owner four months earlier. The unpaid debt on the earlier loan was \$179,168 even though the original, 2004 purchase price was \$168,385.

Since Tillman's purchase 15 months ago, a house three doors down sold for \$100,000 and another across the street sold for \$85,000. Lenders had foreclosed on both of those homes before the latest sales, according to property records.

The Tillmans wish they could move, but they can't, Sylvia Tillman said. She said the homeowners association is so diligent in enforcing its rules -- which

forbid car repairs in the driveway and parking cars in the yard -- that Cowboy Cross is like "living in a communist country."

"We are stuck until my son gets out of the military. He got the home loan from the VA and there is no way he can sell it for less than he owes on it," Sylvia Tillman said. "We are from Alabama. And, when you pay \$200,000 for a house there, you get a mansion."

Sylvia Tillman's daughter, Tiffany Lyons, 20, said the lack of jobs makes it impossible to care for her family without her brother's help.

"It's aggravating," she said. "I am a single parent with two kids. I can't get credit, and I can't afford right now to establish any credit."

'i have nothing against them, but ...'

Around the corner, on Gum Springs, Rudy Trotter is found asking a stranger if they might be from the homeowners association so that he can lodge a complaint.

Trotter, a computer administrator who drives a luxury sports car, said he and his wife are leaving the neighborhood because their quality of life has deteriorated.

The couple had high hopes when they purchased a two-story house for \$262,000 when the homes were first built. It was their first home, and their commitment to it can be seen today in the well-trimmed appearance of the property.

"My wife and I are moving because of the people who rent Section 8 housing. I have nothing against them, but they do not keep up their property," Trotter, 45, said, while pointing to shattered glass and a broken cardboard box in the gutter and then to dead plants in nearby yards.

The homeowners association claims it will keep landlords accountable for tenants, but the appearance of neighboring properties continues to upset him, he said. Trotter blames out-of-town landlords: the generic investors who spread themselves too thin and thus lost homes to foreclosure, or the generic investors who leased to low-income tenants when the economy soured.

With regard to the foreclosure crisis, he blames "predatory lenders" for offering loans to people who didn't qualify.

While a victim of the plunge in property values, Trotter is also a beneficiary. He and his wife are moving into a \$315,000 home nearby which in 2006 was selling for nearly \$600,000, he said. Trotter said he plans to lease the Gum Springs home, which he acknowledges will make him one of the absent landlords he hates. Unlike others, however, he won't lease to low-income tenants, Trotter said.

"The difference is that I have an investment in this place and will be here to check on it and keep it up," Trotter said.

'values can't go much lower ...'

When Andrew Kershaw paid nearly \$300,000 in May 2007 for his two-story

home on Draft Horse Drive, he thought he and his dog had escaped city crime and squalor. Three years later, he knows he was mistaken.


"I thought this was going to be the next Green Valley. I thought I would move as far north as possible to get away from the city and the crime, but it has caught up with me, and I am surrounded by it again," he said. Off-duty Las Vegas police officer Trevor Nettleton was slain not far away in November, and the nearest convenience store was recently robbed at gunpoint, Kershaw said.

Kershaw is not happy with the influx of low-income tenants, but the local-government employee said he isn't worried about public-sector layoffs, and he plans to live in the house for years to come.

"In cities back East, the people on welfare seem to all be in the same neighborhood," Kershaw said. "But, out here, they are waving to you as you leave to go to work."

Considering one single-story home three doors from Kershaw sold in the past seven months for \$102,000, and another nearby for \$105,000, after a foreclosure, Kershaw can only hope values someday return to the price he paid.

"Values can't go much lower because that would be like 1940s prices," he said. "I just want it (house) to be worth more when I leave than it was when I moved in."

 Logged

#### Monkeypox

Hero Member



☐ Offline

Posts: 11,960



He Loved Big Brother




#### Re: HOME FORECLOSURE CRISIS: Las Vegas is Hell On Earth

« Reply #1 on: April 04, 2010, 04:50:46 PM »

"Even if they take off the second mortgage, the loan we are paying off is \$264,000, which is about \$150,000 more than this house is worth," he said. "I am like 60 percent of the people out there. Somebody has to do something to help these people out because they are struggling to keep their homes."

Really, somebody (the Government) needs to help people out who made a bad investment? Anyone with half a brain could see that home values were greatly inflated and the bubble would be bursting. And if you were retarded enough to take an Adjustable Rate Mortgage, well how is that my problem as a taxpayer?

 Logged

War Is Peace - Freedom Is Slavery - Ignorance Is Strength

"Educate and inform the whole mass of the people... They are the only sure reliance for the preservation of our liberty."

—Thomas Jefferson

#### jofortruth

Hero Member



☐ Offline

Posts: 4,460



#### Re: HOME FORECLOSURE CRISIS: Las Vegas is Hell On Earth

« Reply #2 on: April 04, 2010, 05:10:04 PM »

Monkey,

IMO, the issue here is that the Elite Bankers knew what they were doing when

they gambled trillions in their derivative scams, yet when it blew up in their faces they got bailed out by the government because they're "too big to fail". They got rewarded for their stupidity and criminal behavior, instead of punished and hauled off to jail? How many of these guys have been prosecuted?

Now to the people! Many of them had no clue what they were being manipulated into when the FRAUDULENT LENDERS lied to them and gave them loans they (the lenders) knew they couldn't afford. Some people are not financially educated and depend on the "experts". In this case the so called "experts" were fraudulent lenders. They deceived the public, and made billions doing so. Yet, how many of these guys have been prosecuted?

Now the citizens of this country are losing their homes, livelihood, jobs, you name it they are losing it ALL BECAUSE OF THE CRIMINAL ACTIVITY OF THOSE ABOVE, and now the bankers are once again making profits on the backs of the citizens.

THIS IS OUTRAGEOUS AND NOT ONE THING IS BEING DONE TO THESE BANKERS AND LENDERS! I don't blame the people, I blame those above who knew what they were doing was fraudulent, but didn't give a damn! They should be forced to go around to every person they made a loan to, who is now losing their homes, and apologize and help them with the profits they made off of them!

 Logged

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[http://z4.invisionfree.com/The\\_Great\\_Deception/index.php?showforum=110](http://z4.invisionfree.com/The_Great_Deception/index.php?showforum=110)

#### Rebelitarian

Full Member



☐ Offline

Posts: 169



#### Re: HOME FORECLOSURE CRISIS: Las Vegas is Hell On Earth

« Reply #3 on: April 04, 2010, 05:15:15 PM »

The Money Masters.

<http://video.google.com/videoplay?docid=-515319560256183936&q=The+money+changers&ei=Zd4QSMjvB47YqAKQtJmz>

 Logged

#### wfy9621

Hero Member



☐ Offline

Posts: 707



#### Re: HOME FORECLOSURE CRISIS: Las Vegas is Hell On Earth

« Reply #4 on: April 04, 2010, 05:30:09 PM »

I love how everyone is in on keeping the housing prices up ON PAPER. The banks, the desperate homeowners, the desperate R.E. agents and every web site making money off the housing mkt.

This is from 2008--cannot imagine what it is like now. HOPE YOUR FRIEND PICKED AN AREA WHERE THE REST OF THE NEIGHBORHOOD WON'T GO VACANT. You can hear a radio broadcast at the link, and I also recommend the comments, as they are LOL-funny. I'll post what I can.

[http://weekendamerica.publicradio.org/display/web/2008/04/24/gated\\_foreclos](http://weekendamerica.publicradio.org/display/web/2008/04/24/gated_foreclos)

Foreclosure Behind Las Vegas GatesKrissy Clark

APRIL 26, 2008

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Life goes on after foreclosure

Where did the weekend come from?

Foreclosure has huge impact on seniors

Just recently in Las Vegas, there was a perfect storm of booming home construction, some unscrupulous lending practices and lots of housing speculation by first-time investors. That's added up to some of the nation's highest foreclosure rates.

It's easy to find those neighborhoods hit the hardest by the real estate crisis -- just look for the nicest communities surrounded by brick walls and elegant wrought-iron gates. Weekend America's Krissy Clark recently visited the upscale Las Vegas suburb of Southern Highlands.

The first and most obvious fact of life in the suburban Las Vegas gated community of San Niccolo is, of course, the gate. It's an important feature in both a literal sense and a symbolic one.

The gate is the only way into San Niccolo. And to open it, if you're not a homeowner, you have to dial up your host at a call box in front. The gate is also what gives the new Hacienda-style homes inside a sense of security and exclusivity. Just a few years ago, homes here were selling for \$500,000 and up.

At least, that's how the gate used to work, on both symbolic and literal levels, until one sultry weekend last summer. "I came home one night, and the gate was broken," recalls resident Karen Lewis.

Lewis, a business consultant, moved into a house behind this gate two years

ago with her husband and their son, on a street called Arcata Point. "It was my dream house, in a way," she says -- high ceilings, a view of the mountains, a private golf course nearby, well-lit sidewalks for jogs after dark.

But the night that front gate was broken was a kind of turning point for Lewis. Some kids had rammed through the gate to get to a raging party next door to her house. They were racing up and down her block in their cars. And she realized the gated community she'd moved into was changing -- fast.

"It just wasn't what I expected," Lewis says. "The gate being continuously broken, the party."

And the list goes on -- one of Karen Lewis's disgruntled neighbors chimes in: "The break-ins which just occurred, the busted windows, the mysterious neighbors across the street who don't speak and come in the middle of the night, the roommates, the broken-down cars, the pit bulls..."

Three pit bulls now live on Arcata Point, Karen's neighbor says. She shows me her son's Louisville Slugger baseball bat, which she carries whenever she leaves the house to fend off the dogs in case they get off-leash.

-----

To understand how San Niccolo went from a place you'd expect to see golden retrievers to a place where pit bulls are the in-vogue pet, you need to back up a few years. Back to when people were just moving in. Families like Lewis' were buying new homes for themselves. But investors were also buying the homes, sometimes two and three houses at a time.

"It was like, who needs to be a drug dealer when you can buy real estate in Las Vegas?" says Butch, a hairdresser who lives a few doors down from Lewis. "Not that I sell drugs."

Butch, who didn't want to give his last name, bought three houses in the neighborhood, each with an adjustable rate mortgage. His plan was to "flip" them for a quick profit. He lives in one of the houses now, and shares it with two roommates -- and his pit bull.

But now that the monthly rate on his loan has ballooned, Butch can't afford the mortgage payments anymore. He stopped making them in January. He says he guesses the bank will get around to seizing his house in another few months.

Butch says he won't miss San Niccolo when he leaves. Frankly, he's gotten a little sick of the gate. "One time I rammed it," he says. "I was drunk."

Twenty-four of the 214 homes in San Niccolo are currently in foreclosure. Many more are vacant. Karen Lewis and her 4-year-old son, Cooper, walk around the neighborhood trying to guess which ones they are.

"There's an empty!" shouts Cooper, pointing at a beige house with a pile of aging phone books on the stoop.

"That's probably a foreclosure," his mom agrees. "The lawn's dead."

A dead lawn is a tell-tale sign of a foreclosed house. Cooper is proud of his find, and starts singing a little song about it. "It's an empty house! I found one! I found one!" he sings.

Crumbling stucco is another sign of a foreclosed house. Lewis points to a gash on the side of one porch. "This has to be willful, because this house is only four years old," she says, explaining that some of her neighbors, forced out by the bank, have taken their frustrations out on their walls.

"I wouldn't blame them," she says.

-----  
Foreclosures are not the only thing affecting San Niccolo. With the sagging market, investors who have avoided foreclosure still can't sell their vacant houses right now. Instead, they are renting the homes out. Houses designed for single families are being rented to college kids, or multiple families at a time.

"The house on the corner, we believe, is a half-way house," Lewis says. "There are about six cars -- seems like a bit of an AA meeting." Lewis says she fully supports Alcoholics Anonymous. "I think it's a wonderful thing. But they don't say 'hi.'"

Later, I go to the house that Lewis believes is a half-way house. I knock on the door, and a minute later a young girl peeks her head above a window sill to see who's there. I explain through the glass -- loudly, so she can hear me -- that I'm a reporter doing a story about the neighborhood.

Suddenly, an older woman rushes out to meet me. "Shh!" she whispers. "Everybody sleeping." The woman is Georgina Simmons, and the girl is her 12-year-old granddaughter, Topaz.

"Everybody sleeping," Simmons repeats, in a heavy Mexican accent. "Everybody work in the night time. They are taxi drivers."

"They're graveyard," Topaz explains.

They tell me their family started renting this house a year ago. They moved in, Georgina says, "because we have more rooms here, and we are more together. And we are going to buy the house, probably. We really like the neighborhood."

I ask her how many people live with her. "Nine," her granddaughter volunteers.

"No," Georgina coos, looking intently at the girl.

"Yes," Topaz insists.

"No," Georgina says, more emphatically. "We have seven."

Then she excuses herself, says they need to go finish cooking dinner. And they shut the door.

-----

These days, San Niccolo is about as un-gated-community-like as a gated-community can be. But now that all these people from different backgrounds have found themselves here together, inside this gate, interesting things have begun to happen.

When I ask Lewis how she thinks the real estate crisis has affected her life, she pauses. She doesn't mention the fact that her house was recently reappraised for \$115,000 less than she spent on it two years ago. What she mentions is this:

"There are some biases that I had that I didn't realize. You sort of stereotype people -- whether they can afford to live in a certain neighborhood or not. Like the family next to me, they have a detailing business, so they actually have their customers come to their house. And they clean the cars, and they have music playing. And they'd be sitting out in their lawn chairs, drinking beer and talking to their friends, in the middle of a Saturday afternoon. I didn't expect to have that kind of traffic in my street.

"But they're awesome neighbors," she adds. "They're the ones that slow down whenever they see a kid in the street."

Who cares if they leave oil stains on the pavement? So what if it's a clear violation of the homeowner association rules? The really important thing inside these gates, she says, is having a few neighbors she can trust to look out for her family. And for the occasional pit bull.

Music Bridge:TrickArtist: Rainstick Orchestra  
CD: The Floating Glass Key in the Sky (Ninja Tune) CommentsComment |  
Refresh

By I T  
06/08/2009

I listened to this piece on the radio and was disappointed when the San Niccolo home owner, who now moved, said she wanted to be in a neighborhood where people 'kept up their yard', their was exclusiveness, and would have certain class of people. Well, I took offense at the 'yard' comment, my uncle would be poor, low class, by her standards, but he bought a house he could afford, on a nice patch of land, and I would guarantee his yard kept as best as any could. Lower on the pay scale doesn't mean you don't have standards. I may be reading to far into this but I can feel bad for her trying to buy class or whatever it was she was aiming for now that she's in a non-ideal situation. I'm glad the experience seemed to have humbled her. By the way, my aunt was bit by a pit-bull while she was out walking....I blame the owners not the dog.

By edward pudlo  
04/30/2009

I think Krissy Clark is 100% right. You people are the prejudice ones. I lived in Vegas during the time house prices were skyrocketing and everyone wanted to

flip houses. The pit bull analogy is also correct. Ask the people were they got the money to buy the houses and make the monthly payments....

By Krissy Clark  
08/05/2008

Thanks for all your passionate and fascinating comments. I donâ€™t think pit bulls have any less of a right to be pets in San Niccolo than other dogs, but your comments were right to point out the ambiguity of this line:

â€œTo understand how San Niccolo went from a place you'd expect to see golden retrievers to a place where pit bulls are the in-vogue pet, you need to back up a few years.â€

I could have made the line clearer, since I did not mean to suggest that pit bulls are a harbinger of crime and poverty.

What I should have said was this: â€œTo understand how San Niccolo went from a place its original residents expected to see golden retrievers, to a place where pit bulls were the in-vogue pet, you need to back up a few years.â€

Indeed, some of the folks who first moved to San Niccolo, before the foreclosure crisis, told me they chose this community partly because it was associated with a certain set of status symbols, and pit bulls were not one of them. Were these folks wrong to lump an entire breed of dog together with a complex set of social ills? Of course. But some of them did--at least at first--and I wanted to convey that. (By the end of the story, at least one resident has discovered, and risen above, some of her own prejudices.)

So thanks for the feedback; it will make my writing sharper next time.

I also find it interesting that many of the comments here suggest the story succumbed to racial stereotyping, or, in the words of one person who wrote in, that I used "pit bull" as code for non-white, urban blight, low income."

In fact, the two characters in my story who were nervous about the pit bulls were not white. One was African American, and the other biracial. Meanwhile, the man who owns the pit bull on the block is white. I did not mention these folksâ€™ races in my radio piece; it didnâ€™t seem relevant. But I wonder--does that make a difference to the story, or affect the opinions of those who have commented? A number of people seemed to assume that the disgruntled residents of the gated community must be white, and that the pit bull owners must not be. Itâ€™s interesting how our own assumptions about people come out when we cannot see the color of their skin.

By C. MacPherson  
07/24/2008

#### Quote

and can swallow her kid whole.

...and this "fact" is based on what???

Posting such nonsense just makes you look very foolish and uninformed.

Nevada Stats

<http://www.nationalcanineresearchcouncil.com/NevadaStats.asp>

**Quote**

A National Canine Research Council Perspective Report

Over the past 43 years (1965 - 2007) there have been four (4) fatal dog attacks in Nevada.

The last two fatal attacks in Nevada have been by Wolf dogs: One case involved a 10-week-old infant left unattended with the animal (1982), and the other case was a 73-year-old woman who entered into an enclosure where her son kept eight wolf dogs.

The other fatal attacks occurred in 1975 and 1977 and were cases of young children left unsupervised with unfamiliar dogs. Two different breeds/types of dogs were involved in these two incidents.

In spite of the reckless and negligent ownership practices of some dog owners, dogs still pose an incredibly low risk for causing a fatality:

Incidence of Fatal Dog Attacks in Nevada as Compared to Other Selected Risks:

Snapshot of Nevada: Year 2003

Persons killed by dogs: 0

Child death in hot car (hyperthermia): 2

ATV-related fatalities: 6

Bicycle-related fatalities: 10

Persons drowned in tub or swimming pool: 13

No child has been killed by a dog in Nevada over the past 25 years, yet:

According to the U.S. Department of Health and Human Services:

In a SINGLE YEAR, seventeen (17) Nevada children died as a result of maltreatment, (abuse/neglect).

Children face much more of a risk from their parents/caretakers than from ANY dog of any Breed/type.

By Angelo Corleone

From Las Vegas, NV, 07/24/2008

It is funny how everyone making these comments about how racist this article is just assumes the homeowner is a white racist. Look at the slide show Ms. Lewis is black. She isn't afraid of other minorities in the neighborhood she is a mother and is afraid of a breed of dog which has been bred for violence for two hundred years and can swallow her kid whole.

By Brian Hewitt

07/17/2008

Wow, I thought Ms. Clark would at least have the cajones to explain herself, but she apparently is too ashamed by this shoddy piece of journalism to show show her face. Hopefull she is taking this time to actually do a little research about the breed before putting her foot in her mouth any farther.

By C. MacPherson

07/16/2008

This just in.

You can say anything you want in Canada about Pit Bull Owners and get away with it apparently.

Wow!

[http://www.broadcastermagazine.com/issues/ISArticle.asp?](http://www.broadcastermagazine.com/issues/ISArticle.asp?id=87090&issue=07162008)

[id=87090&issue=07162008](http://www.broadcastermagazine.com/issues/ISArticle.asp?id=87090&issue=07162008)

Krissy`s comments just slipped from first place.

Perhaps they`d be interested in some comments from Pit Bull Owners from another Country or maybe not since this fella kinda suggested that they should

be killed.

By Barbara Postol

From Pittsburgh, PA, 07/16/2008

This article implicitly reeks of racial stereotyping and propagating misinformation. This was an embarrassment to read, as someone who studies media. Furthermore, as someone who loves pit bulls, it outraged me.

"And the list goes on -- one of Karen Lewis's disgruntled neighbors chimes in: "The break-ins which just occurred, the busted windows, the mysterious neighbors across the street who don't speak and come in the middle of the night, the roommates, the broken-down cars, the pit bulls..."

To me this says that affluent, white folks do not own pit bull terriers and they are synonymous with crime and violence. Shame on you, NPR!

Here is how many people get their views on these beautiful dogs: They watch TV news. How does TV news work? It has to sell ad time. What is a good way to sell ad time and tune people in? Invoke fear and scare them! I await the day to see a "Live at Five" report on a roaming pack of Yorkies attacking, but am not holding my breath. Pit bulls are just dogs, can we move on?

Learn about pit bulls, or better yet adopt one (or two) and you will never know a greater love of a gentle animal.

By C. MacPherson

07/16/2008

"To understand how San Niccolo went from a place you'd expect to see golden retrievers to a place where pit bulls are the in-vogue pet, you need to back up a few years."

Krissy perhaps you`re just not accessing the right information before you think/write/speak.

<http://www.animalfarmfoundation.org/topic.php?id=2&topic=103>

"Pit Bulls" happen to outscore the Golden Retriever in temperament testing.

In fact "Pit Bulls" outscore the All Breed Avg year after year.

Perhaps it`s the Golden Retriever owners who are dragging down the neighborhood.

Just kidding GR owners.

People in the know,know...

**Quote**

IT IS THE OWNER, NOT THE DOG

<http://www.nationalcanineresearchcouncil.com/assets/NCRC%202007%20Final%20Report.pdf>

By A Chang

From Newton, MA, 07/15/2008

Ms. Clark owes a huge apology to all the responsible Pit Bull owners and their therapy dogs, drug sniffing dogs, border patrol dogs or just well mannered, well behaved dogs in general. Her comments completely negates and undermines all our efforts in ensuring our dogs are some of the best behaved ones in public simply because we have a point to make. It is also comments such as hers that continuously fuels the public's unfounded fear of this breed, resulting in thousands of perfectly good Pit Bulls being euthanized in the shelters very year because no one will adopt them. You do not have to take my words for it, Ms. Clark, just volunteer at an animal shelter and see for yourself.

By Todd Sholos  
From North Adams, MA, 07/15/2008

As I read this article passed on to me via email, I began to wonder how uneducated and ignorant the author could actually be. I fully understand that pit bulls have a bad reputation; however the focus of the article was intended to be the decline of tenants in the neighborhood. It just amazes me that rather than completely focusing on the topic at hand, Krissy Clark takes her place in line to bash a breed that doesn't need put down any further. Next time Krissy do some homework, become educated, and write with some class. To quote your article, "The break-ins which just occurred, the busted windows, the mysterious neighbors across the street who don't speak and come in the middle of the night, the roommates, the broken-down cars, the pit bulls...". I would like to know Krissy, how you would lower yourself to include a quote like this. So pit bulls ruin a neighborhood... I would like to say that you and the person quoted couldn't be further from the truth. I live with my girlfriend and my 4 pitbulls in a very nice area in Berkshire County, MA. Can you honestly say that a dog makes a neighborhood. No, people make the neighborhood. If you would spend one-third of the amount of time educating yourself about the breed as you do bashing it, you'd realize that they are one of the most loyal dogs with one of the highest success rates for temperament testing around, period. Simply stupid!

By Misse Talento  
From Pittsburgh, PA, 07/15/2008

You cannot blame the breed of dog on the owners. Unfortunately, any dog can be trained to be mean and aggressive. It is not the fault of the pitbull that his owner is irresponsible. Pitbulls are very good family dogs when raised with responsible owners. People need to realize that there are not bad breeds of dogs there are bad owners. We as a society need to quit blaming the breed and start to fix the problem- the irresponsible and bad dog owners!

By Beth Ruff  
From Pittsburgh, PA, 07/14/2008

Clearly Ms. Clark is not much of a journalist if she had to resort to the sensational, grating stereotyping of a dog breed (that she obviously knows nothing about) to illustrate the demise of an affluent neighborhood. As an owner of a pitbull mix I am offended. As a listener of NPR I am disappointed that this is what now passes for journalism. How is stereotyping a dog breed different than stereotyping a particular ethnicity of a person? Oh, wait, she does that also! Very nice NPR, my public radio dollars just went elsewhere - probably to the local pit bull rescue. And some information on the most aggressive dog breed: <http://www.parentdish.com/2008/07/07/dogs-breeds-to-be-wary-of/>

By Danny Arnold  
From Pittsburgh, PA, 07/14/2008

I'm glad to see read the responses to this blatantly ignorant and biased article. Finally, people are beginning to fight back against the idiots who continue to spew hatred against these wonderful dogs. "Pit bulls", like all dogs, are part of all types of families. Just because some owners are thugs doesn't justify unfounded hatred toward the dog. Keep it up everyone! Fight back against these idiots who speak from ignorance and fear. The people who know these dogs know the truth and we have to make fear-mongers understand the harm they're doing. Stand up for pit bulls! We know the truth!

By Laura D.

From Texoma, TX, 07/14/2008

NPR has long been my main source of news and entertainment, and I never would have expected to hear such a story that is so offensive, on so many levels.

My husband and I both have masters' degrees and nothing worse than a traffic ticket on our records. Both of us volunteer hundreds of hours in the community. And we have 3 rescued "Pit Bulls." I know hundreds of fellow American Pit Bull Terrier owners, and they are business owners, veterans of the armed forces, lawyers, teachers -- hard-working, law-abiding and church-going people.

And by the way, I don't feel the least bit sorry for those whose greed (excuse the pun) bit them in the butt.

By Anna Cluxton

From Columbus, OH, 07/14/2008

I am dismayed and appalled to see NPR carrying a story which furthers the media bias about pit bulls. Have you guys been drinking the PETA juice??? My husband and I are masters educated, white, upper middle-class yuppies and somehow us owning two pit bulls ties us to, um, "undesirable" for a gated community?

Amazing.

Please do some research and please understand that your words carry weight.

By c. MacPherson

07/14/2008

Pit Bull Placebo

Great suggestion

Should be required reading prior to commenting about these dogs.

[http://www.amazon.com/gp/reader/0972191410/ref=sib\\_dp\\_pt#reader-link](http://www.amazon.com/gp/reader/0972191410/ref=sib_dp_pt#reader-link)

Another great site for documented, fact based info is the National Canine

Research Council

<http://www.nationalcanineresearchcouncil.com/breedissue.asp>

By natalie ucci

From san jose, CA, 07/13/2008

Pit bulls are only owned by "low class" thug type folks? You need to carry a bat in case on is off leash? These statements are among the numerous absurd statements and generalizations about this breed and their people that I read constantly. My husband and I are both college educated, we OWN our home, we have 2 kids, the youngest just turned 1, and we have a Pit Bull. Not only is she the sweetest dog I have ever had the good fortune of owning, but she loves everyone. She is a rescue dog that has every right to not like humans, but she does not judge, something that this woman should try and learn from her. We are not gangsters, we don't sell drugs, we work hard to give our kids a good life, and our dogs are a part of our family. Educate yourself! Everyone needs to read The Pit Bull Placebo, because the next "man-eating" breed might just be yours.

I am an American citizen, not an "American consumer".

### SpeakUpFight

Hero Member



☒ Online

Posts: 1,021



SpeakUpFightBack..



### Re: HOME FORECLOSURE CRISIS: Las Vegas is Hell On Earth

« **Reply #5 on:** April 04, 2010, 05:44:16 PM »

**Quote from: jofortruth on April 04, 2010, 05:10:04 PM**

Monkey,

IMO, the issue here is that the Elite Bankers knew what they were doing when they gambled trillions in their derivative scams, yet when it blew up in their faces they got bailed out by the government because they're "too big to fail". They got rewarded for their stupidity and criminal behavior, instead of punished and hauled off to jail? How many of these guys have been prosecuted?


Now to the people! Many of them had no clue what they were being manipulated into when the FRAUDULENT LENDERS lied to them and gave them loans they (the lenders) knew they couldn't afford. Some people are not financially educated and depend on the "experts". In this case the so called "experts" were fraudulent lenders. They deceived the public, and made billions doing so. Yet, how many of these guys have been prosecuted?

Now the citizens of this country are losing their homes, livelihood, jobs, you name it they are losing it ALL BECAUSE OF THE CRIMINAL ACTIVITY OF THOSE ABOVE, and now the bankers are once again making profits on the backs of the citizens.

THIS IS OUTRAGEOUS AND NOT ONE THING IS BEING DONE TO THESE BANKERS AND LENDERS! I don't blame the people, I blame those above who knew what they were doing was fraudulent, but didn't give a damn! They should be forced to go around to every person they made a loan to, who is now losing their homes and apologize and help them with the profits they made off of them!

+1

The employees at the banks and Wall Street (ALL of them), the criminals in this massive crime NEED to be hung and ALL (criminal) debt should be eliminated. Respect for laws and contracts is virtuous ONLY when the lawmakers are honest and contracts are derived honestly. Our whole system is a lie and to expect those who were lied to and raped to keep paying and spreading their legs is as criminal as those at the top doing the raping. Pressure from above and below keeps the middle/working class from having a fighting chance. DOESN'T monkey get it? We, the people, the commoners, are ALL in this together.

 Logged

"To revolt is a natural tendency of life. Even a worm turns against the foot that crushes it. In general, the vitality and relative dignity of an animal can be measured by the intensity of its instinct to revolt." - Mikhail Bakunin

### wfy9621

Hero Member



☐ Offline

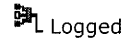
Posts: 707

### Re: HOME FORECLOSURE CRISIS: Las Vegas is Hell On Earth

« **Reply #6 on:** April 04, 2010, 05:57:45 PM »

I work with a lot of educated but ignorant people in SoCal. All, and I mean, all, they ever talked about were their growing property values and thier home improvement projects. I kept renting.

Everyone's all-OK with what's "too-good-to-be-true," --even their instincts should tell them that--until it all comes crashing down. Then they cry foul. They won't walk away, tho they should. They are in-part fooled by the forced ramp-up of the stock market.



I am an American citizen, not an "American consumer".

### Monkeypox

Hero Member



☐ Offline

Posts: 11,960



He Loved Big Brother



### Re: HOME FORECLOSURE CRISIS: Las Vegas is Hell On Earth

« Reply #7 on: April 04, 2010, 06:13:13 PM »

Quote from: jofortruth on April 04, 2010, 05:10:04 PM

Monkey,

IMO, the issue here is that the Elite Bankers knew what they were doing when they gambled trillions in their derivative scams, yet when it blew up in their faces they got bailed out by the government because they're "too big to fail". They got rewarded for their stupidity and criminal behavior, instead of punished and hauled off to jail? How many of these guys have been prosecuted?

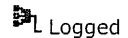
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Sorry, but if these people were so dumb that they couldn't see that they were signing up for something they couldn't afford, I don't want my tax money being used to bail them out. Most of the people got into these situations because of GREED. Was this greed fed by bankers? Sure, but the greedy people still voluntarily stuck their head in the noose.

I could see what was happening and I didn't get myself into a bad situation, so should I be paying to bail-out people who did?



War Is Peace - Freedom Is Slavery - Ignorance Is Strength

"Educate and inform the whole mass of the people... They are the only sure reliance for the preservation of our liberty."

—Thomas Jefferson

### larsonstdoc

Hero Member



☒ Online

Posts: 11,070



### Re: HOME FORECLOSURE CRISIS: Las Vegas is Hell On Earth


« Reply #8 on: April 04, 2010, 07:19:19 PM »

Quote from: Monkeypox on April 04, 2010, 06:13:13 PM

I could see what was happening and I didn't get myself into a bad situation, so should I be paying to bail-out people who did?

This is a line we could use with the stupid bankers. Taking \$28 trillion w/o interest and they are "making the American people pay it back". It is the

upmost of outrages. THEIR SCHEMES WILL BACKFIRE SOON. THERE IS STILL 1,500 TRILLION DOLLARS IN DERIVATIVES OUT THERE TO GO UNDER. Not to mention the commercial real estate market that is starting to go down. IT WASN'T OUR FAULT.

 Logged

**wfy9621**

Hero Member

☆☆☆☆☆

☐ Offline

Posts: 707



**Re: HOME FORECLOSURE CRISIS: Las Vegas is Hell On Earth**

« Reply #9 on: April 04, 2010, 07:34:14 PM »

These articles are annoying cause they always look for the easy, emotional, small-picture angle. No tie-in of the big banks' roles and, of course, no talk of what the people can do to counter the forces of the big banks.

Has everyone pulled out of the big banks?

I have my credit card with a credit union. I am moving my checking acct with direct deposit to USAA.

I hope all people underwater on homes who can safely walk away, do, but they also need to look at where their current bank accounts and 401Ks are. I sure hope we as a nation are learning something from all this and not going back to watching TV for hours on end every day.

(And how about not having your heads up your behinds voting for another Obama?)

 Logged

I am an American citizen, not an "American consumer".

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